

POLICE HEADS DISCUSS CHARTER.

Roosevelt and Andrews
Argue for a Single Head
for the Force.

Parker Disagrees with Them Be-
fore the Greater New York
Commission.

Lauterbach and Lexow Also Declare in
Favor of a Bi-Partisan
Board.

WHAT SEVEN DID BLISS REFER TO?

Commission Holds Its First Public
Hearing and the Chapter on the
Health Department Is
Made Public.

The members of the Greater New York
Commission sat in the Aldermanic chamber
in the City Hall for nearly four hours yester-
day and listened to emphatic protests
against that part of the drafted charter
dealing with the police force of the big
city that is to be.

To the public was afforded the first opportunity
to hear the diverging views of the
members of the present Police Board on the
fundamental principles underlying the govern-
ment of the small army of bluecoats. It
has been no secret for months that these
officials differed widely in their opinions;
yesterday they publicly avowed how radical
that difference is.

As to whether there should be one Police
Commissioner or two, and the power to be
lodged in the chief of the department,
were the rocks on which the Commission
was split. President Roosevelt, in his charac-
teristic manner, declared there should be a
single-headed commission, and inveighed
against the discretionary power with which
the new charter clothes the chief. In this
view he was seconded by Commissioner An-
drews; opposed to the stand was Commis-
sioner Parker, whose argument was con-
cise, and whose appearance and conclusion
was met with applause, marked, because it
was the only occurrence of the kind during
the day.

The presence of Commissioner Grant,
who was frequently in consultation with
Commissioner Parker, but who did not ad-
dress the Commission, showed with which
side of the controversy his sympathies were
cast, while Edward Lauterbach and Sena-
tor Lexow left nothing to be conjectured,
for they spoke long and earnestly in favor
of the Commission with four heads.

Who Are These Seven?

These were the principal speakers of the
day. Colonel George Bliss, who announced
that he had been intimately connected with
the Police Department for one-third of a
century, also made an address and created
a sensation when he announced that seven
men in this city held offices to which they
had been legislated so that they were prac-
tically in office for life at large salaries,
which could never be changed. Although
he begged to name these men or the offices
they held he refused.

The room was crowded when President
Benjamin F. Tracy opened the hearing.
Near him were seated Mayors Strong, Wun-
der and Gleason, ex-Mayor Gilroy, John F.
Dillon, General Stewart L. Woodford, Wil-
liam C. De Witt, Silas B. Dutcher and Judge
Harrison S. Moore, all members of the com-
mission.

After Assemblyman E. C. Brennan, of
Brooklyn, had presented a petition from
330 doormen of the force, asking for higher
wages and a better position in the depart-
ment, F. M. Dealing, one of the doormen,
enlarged on the necessity for caring prop-
erly for his fellow citizens.

President Roosevelt, called on Presi-
dent Tracy, and the head of the Police
Board walked forward, stopped and asked:
"Shall I stand here?" A nod from Mr. Tracy
he plunged into his subject at once. He
spoke incisively and emphatically, some-
times stretching out his arm and shaking
his finger at the Chief, who could not
help but practically be held responsible by his
superiors. He also begged for a Police
Board of three members. If it could not be
single-headed.

The present police law in New York
City, he said, "is very decidedly worse
than the law which very nearly two years
ago it superseded. It is a bad law, and
has been done under the present Board
because of spite and not because of
change of law, and every failure is
directly due to those minor changes in the
law which give one Commissioner a partial
right of veto over the action of the other
Commissioners, and confer upon the Chief
irresponsible power."

Against Police Lodging Houses.

"I wish also to emphatically protest
against that provision of the law which



GREATER NEW YORK COMMISSION HEARING CRITICISMS ON THE POLICE CHAPTER.

revolves those fostering monstrosities, the
police tramp lodging houses, and nullifies
the excellent work that has been done by
Mayor Strong by providing proper municipal
lodgings for tramps and vagrants by
those authorities best fitted to take care
of them."

He referred to Jacob Rlis as being better
able to talk on this topic than he, and as
he took his seat Mr. Rlis stepped forward.
He asserted the police should have nothing
to do with vagrants unless they arrest
them as such.

"Would you have all power taken away
from the police in regard to sheltering a
friendless woman?" asked Chairman
Tracy.

"Yes, I would," replied Mr. Rlis.

"And would you be willing that the woman
should perish in the street?"

"She wouldn't perish in the street. Mayor
Strong's administration has made ample
provision for her shelter. Formerly she
perished in those vile places."

Commissioner Parker was called next,
and as he walked forward he was freely
applauded. His first question was whether
he could reply to the arguments of the
previous speakers and was told he might.
Referring to the limit of fifteen minutes, he
said he could do little with the subject in
that time. He took the chapter of the char-
ter section by section, briefly calling at-
tention to what he believed to be defects.

That relating to the chief of the depart-
ment was carefully considered. He said
that if the charter intended to say that
the chief's sanction was necessary to a
promotion, where the Board was unanim-
ously in favor of it, this was going too
far. He insisted, however, that the chief
should be absolute in the assignment of
the men under him and should also have
control of the Detective Bureau in the
same way.

Coming to the matter of the civil service
examinations, he said this should be left
with the Board of the department.

"I wouldn't every head of a department
say the same?"

"No, I don't think so; here is Mr. Roose-

velt, who has said he doesn't believe in
this."

"I disagree," shouted Mr. Roosevelt,
jumping up in his place. This incident was
the only one of its kind that transpired
during the hearing. Mr. Parker continued:

"Yes, he did. My colleague, Mr. Grant,
believes with me that the examination
should be made by the department Board."

The power lodged in the deputy chief to
issue warrants was taken exception to by
Mr. Parker, who said this was a very seri-
ous matter, and should be in the power of
only one man.

After some minor corrections
he said he had desired to say some-
thing on the bi-partisan nature of the
Board, but could not, as his time had ex-
pired.

As he was reclining in his chair Senator
Lexow begged him to say something
that topic, and the Commissioner asked the
consent of the Commission. It was granted,
and he said the word "bi-partisan" was
a misnomer, and then told that the differ-
ences in the present Board were not be-
cause of politics.

President Roosevelt again secured the
floor, and said that although the Police
Civil Service Board had done excellent
work, he was in favor of taking away from
it the examining of the men.

He was followed by Commissioner An-
drews, who also argued in favor of a single
head for this department, which will com-
prise 7,000 men. He said:

"A Board of four Commissioners necessi-
tates delay where promptness is vitally es-
sential; it produces doubt, uncertainty and
confusion, where certainty, confidence and
orderly procedure are most to be desired."

"With a bi-partisan Board a single com-
missioner, acting alone has no power what-
ever which even a patrolman is bound to
respect; he is a legal nonentity. To accom-
plish even the most trivial thing, the four
legal nonentities must come together in
board meeting. The most unimportant ex-
ecutive detail must be reduced to the form
of a resolution and transmitted through
the Board's duly authorized agent."

"The system of organization for the Po-

lice Department which I desire to suggest
is: One Commissioner of Police, with full
power and undivided responsibility; one
Deputy Commissioner, empowered to act in
his absence or disability, who ordinarily
would perform such routine duties as were
assigned to him by the Commissioner; a
treasurer, charged with the fiscal affairs
of the department; a counsel to prepare
and present charges against officers and to
attend to the numerous legal matters in
the department, and a secretary and chief
clerk."

He called attention to the various sec-
tions of the chapter, which seemed to be
confused as to the powers of the Board and
of the Chief, and said the Board should
have full control of assignments of men
and transfers. That the chief should be
allowed to regulate all promotions he
thought was ridiculous. He said the sepa-
ration of the Bureau of Elections from
the Police Department was practicable.

"I see Colonel Bliss here," said President
Tracy. "Does he desire to address the
Commission?"

The white-haired lawyer arose and told

of his experience with the police and with
the matter of drafting charters. Referring
to Commissioner Andrews's remarks about
the treasurer of the Police Board, Colonel
Bliss said:

"It is an anomaly that the Police Board
is the only department that draws its
money in bulk from the city, and then dis-
burses it at its own sweet will. That
shouldn't be so."

Then he made his remark about the seven
men who had been legislated into office
for life.

"Give us the names of these men?" said
General Woodford.

"I don't care to do that; there is only
one I know, and he is your close friend as
well as mine," answered Mr. Bliss.

"I don't care how much a friend of mine
he is," persisted the General.

"What offices do they fill?" asked Presi-
dent Tracy.

"To tell that would identify them," was
Mr. Bliss's laughing answer. "I don't
want to name them here, but I will tell
the Commission privately."

Ex-Mayor Schieren, of Brooklyn, told of
the single-headed commission in his city

and then Mr. Lauterbach was called. He
began by poking fun at Colonel Bliss for
his remark that he had had much out of
politics and was now out for good.

"I'd like to follow his example," said
the speaker. "I've had lots of politics, but
had got little out of it." He then told of
Mayor Strong's New Year's reception and
said there was nothing but tea to be had.

"You don't know so much about that,"
retorted the Mayor, and there was a gen-
eral laugh.

Then Mr. Lauterbach said he was present
as the head of an organization of 75,000 re-
publicans, which would soon number
100,000, which intended to dominate the city
if it could honestly do so. He said the bi-
partisan law had given to the city a clean,
decent, honest police administration, and
that law should remain intact. The present
Police Commissioners were never in a
when they differed bitterly, with the eyes
of the community on them and the press
criticizing them, it was for the good of the
city. He referred to the riots of 1857 and
said that from the City Hall men were
taken out and shot down in cold blood be-
cause of the iniquitous methods of the ex-
ecutive.

As a Republican, as one who didn't
want to have the Republican majority down
to the Bronx dissipated by chicanery, or
by any single man who had the police army at
his back, he said there must be a bi-par-
tisan commission.

The police are always guarding the
citizen's right of franchise and can stamp
out colonization, and can all this power be
lodged in one man? Why, even so good and
great a man as Tamm couldn't be trusted
with it. There was never a man here
who would not indulge in partisanship if
he had the right to control elections by the
power of the police force. When partisan-
ism closes its door, said Mr. Lauterbach,
the ship dies, so dies the republic. We come
to a single-headed monarchy. It is your
duty to lay no heavy hands on the existing
people."

The Hanover National Bank is the corre-
spondent of the Germania Bank, of St.
Paul, which failed yesterday. At the
former bank it was stated that the defunct
bank had carried a fair account here and
that whatever indebtedness was due the
Hanover Bank was amply secured.

Cashier Simpkins of the Third National
Bank, which is the correspondent of the
West Side Bank, of St. Paul, which also
failed yesterday, said: "We, the bank,
have a small balance. Its account with us
has been very small for some months past."

At the Mechanics' National Bank it was
said the Allemanica Bank had a small
balance of about \$1,000 due it.

Banker Dreyer Nearly Helpless.

Chicago, Jan. 4.—The condition of E. S.
Dreyer, the banker, who has been ill most
of the time since the failure of his bank,
changed for the worse yesterday. He is
now reported nearly helpless from old com-
plaints, which have been greatly aggra-
vated by mental worry since the suspension
of his banking firm.

Wholesale Jewellers Go Under.

Chicago, Jan. 4.—L. W. Abt & Co., whole-
sale jewellers at No. 234 Fifth avenue,
failed today. Liabilities and assets are
unknown.

Druggists Make an Assignment.

Providence, R. I., Jan. 4.—The Snow &
Earle Companies, dealers in manufacturers'
drug supplies, made an assignment to-day.
No statement of the company's condition is
given. The corporation was capitalised at
\$75,000. Depression in the western in-
dustry is given as the cause of the failure.

Frances in Fashions.

A HANDSOME FULL-LENGTH PICTURE
IN ALL THE COLORS OF THE RAIN-
BOW, SHOWING THE LATEST IN
PARIS FASHIONS, WILL APPEAR IN
THE WOMAN'S COLORED SUPPLE-
MENT OF THE SUNDAY JOURNAL.

BANKS FAIL BY THE HALF DOZEN.

Four Suspend in St. Paul and
One Each in North Da-
kota and Iowa.

Former Carried Down by the
Recent Collapse of the
Bank of Minnesota.

Citizens' National Bank, of Fargo, in
the Hands of the National
Bank Examiner.

CRASH AT NORA SPRINGS, IOWA.

New York Bankers Are Becoming Alarmed
and Will Not Lend to Western
Institutions Without Gilt
Edged Security.

have been added to-day to the list of those
whose doors have been closed since Decem-
ber 21. They are the Germania, the Al-
lemania, the Minnesota State Savings and
the West Side. The first three named sus-
pended this morning, the last early in the
afternoon.

Of this quartet the most important mem-
ber is the Germania. This institution,
which is a State and not a national bank,
was founded in 1884. Its capital was
\$400,000, with a surplus of \$50,000. On
December 17 the loans and discounts
amounted to \$975,000 and the deposits
\$1,001,908.

The bank's officers are: President, Gus-
tav Williams; vice-president, J. H. Meng,
and cashier, P. M. Kerst. The latter has
been made the assignee. The officers have
announced that to-day's action was taken
after full consideration of all the phases of
the situation, the directors having decided
it was best for all concerned that they
should close. The bank stood a run for
nearly two weeks, its depositors beginning
to withdraw their accounts at the time the
Bank of Minnesota closed, on December 31.

Allemania Bank, Too.

The Allemania Bank, with a capital of
\$400,000, having a clientele similar to that
of the Germania, closed its doors also soon
after the other bank had announced its as-
signment. The Allemania Bank was organ-
ized last year, being the successor of the
Commercial Bank.

William Bickel, formerly president of the
Germania Bank, joined forces with Albert
Scheffer, of the Commercial, to organize
the new bank, of which Mr. Scheffer was
made president, William Bickel and Wil-
liam Hann, vice-presidents, and E. D. Bar-
nett, cashier. The Commercial had formerly
been a national bank, but after its failure
in the Spring of 1892, it was re-
organized as a State bank and became
merged last Spring in the present Allemania
Bank. This bank was also a sufferer after
the bank of Minnesota had closed. Its
statement showed total resources, \$1,001,
000.97; undivided profit, less expenses, \$588,
704.00; individual deposits, \$329,789.27.

The Minnesota State Savings Bank was
an offshoot of the Germania. The downfall
of the latter brought about the immediate
enforcement of the sixty days' notice
clause, and soon after the abandon-
ment of business. The West Side Bank
was affected by the other suspensions, and
for this reason its doors were closed.

Fargo, N. D., Jan. 4.—The Citizens' Na-
tional Bank of this city is in the hands of
the National Bank Examiner. Its capital
is \$100,000.

Nora Springs, Ia., Jan. 4.—The City Bank
of this place suspended to-day.

New York Bankers Frightened.

The New York bankers have been thor-
oughly frightened by the repeated disasters
in the West and have absolutely refused to
loan any money to Western banks without
abundant security. The news of the fail-
ures yesterday had a depressing feeling in
Wall Street. The stock market, which has
been strong in the early hours, declined
fractionally all along the line. The wheat
market was particularly affected. The ac-
tive futures on the Chicago Exchange de-
clined from 14c. to 2c. per bushel. In this
market wheat futures fell quickly 3c. to
1 1/2c. per bushel.

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HOW ROOSEVELT AND PARKER DIFFER

Two Experts of the Police Board Express Divergent Views Be-
fore the Greater New York Commission.

The proposed four-headed Police Commission is thor-
oughly vicious. In the first place, because it proposes a
four-headed commission, which is always a weak ex-
ecutive instrument, and in the next place it provides for
a single independent executive head who is responsible to
nobody.

If there is any weight whatever in the arguments that
a single commission responsible to the Mayor would have
too much power then these arguments apply with ten-
fold greater weight against the proposal to give the
power into the hands of the Chief, who shall be above
responsibility.

You put the responsibility in one place and the power
in another, and give the power into the hands of a prac-
tically irresponsible and irremovable man. Any Commis-
sioner who chooses to intrigue with or against his nomi-
nal subordinate can, under such a system, exercise a very
considerable and a whole influence over him, but no other
type of Commissioner, save in exceptional circumstances.
You are therefore constructing a system under which
high-minded men will be reluctant to accept office.

I approve most heartily of that provision which gives
the Central Civil Service Board charge of the examina-
tions in the Police Board. The Police Civil Service Board
has done admirably, but it is wise to put the matter in
charge of the central body.

Do not let us have a single-headed Police Commission.
Give to me or give to any man a supreme power over the
police force, and, if he wills it so, he can make himself
the master of the city.

You must give to the man who is Chief the absolute
power to say how his forces shall be disposed of. Shall
the Cabinet dictate, in case of war, what regiment, what
officers and what soldiers shall be placed at given points?
That would tend to the very acme of inefficiency.

There have been dead-locks in the past because of the
partisan law. There have been dead-locks in the present
Board, but there have been none on the question of poli-
tics, and where they have occurred on questions of pro-
motions it has been only in three or four instances out of
a very large number. Where the Chief has not the power
of assigning his men, the Police Board has met, dickered
and compromised as to where one man of 4,000 should go.

I have very grave doubts as to whether an outside
Civil Service Board can deal as well with the subjects as
such a board inside the department, and this is true of
all departments where technical considerations come into
the examination.

28 BANKS IN 15 DAYS.

Over \$21,000,000 Involved by the
Closing of These Institutions.

1896.	INSTITUTION.	Amount Involved.
Dec. 21—National Bank of Illinois, Chicago.....		\$11,000,000
Dec. 21—Roseland Bank, Chicago.....		50,000
Dec. 21—E. S. Dreyer & Co., Chicago.....		1,350,000
Dec. 21—Wusmandorff & Heinemann, Chicago.....		410,000
Dec. 23—Dime Savings Bank, Chicago.....		300,000
Dec. 23—Atlas National Bank, Chicago.....		600,000
Dec. 23—Bank of Minnesota, St. Paul.....		2,647,790
Dec. 23—State Bank of St. Paul.....		
Dec. 23—Union Stock Yards Bank, St. Paul.....		
1897.		
Jan. 4—Germania Bank, St. Paul.....		1,091,968
Jan. 4—Allemania Bank, St. Paul.....		602,305
Jan. 4—West Side Bank, St. Paul.....		
Jan. 4—Minnesota State Savings Bank, St. Paul.....		
1896.		
Dec. 23—Scandia Bank, Minneapolis.....		225,237
Dec. 23—Columbia Bank, Minneapolis.....		264,000
Dec. 23—Washington Bank, Minneapolis.....		540,000
Dec. 30—Northern Trust Company, Minneapolis.....		500,000
Dec. 30—Bankers' Exchange Bank, Minneapolis.....		694,945
Dec. 30—Northwestern Loan and Building Association, Minneapolis.....		100,000
Dec. 20—Commercial Bank, Selma, Ala.....		79,000
Dec. 23—Chicago Bank, West Superior, Wis.....		100,000
Dec. 23—Bank of West Superior, West Superior, Wis.....		100,000
Dec. 23—Bank of Superior, Superior, Wis.....		125,000
Dec. 30—Farmers' Trust Company, Sioux City, Iowa.....		54,434
Dec. 23—American Banking and Trust Co., Auburn, Me.....		110,000
Dec. 29—Commercial National Bank, Roanoke, Va.....		
1897.		
Jan. 4—Citizens' National Bank, Fargo, N. D.....		
Jan. 4—City Bank, Nora Springs, Iowa.....		
Total amount reported.....		\$21,354,779
Other Houses Dragged Down by the Banks' Crash.		
1896.		
Dec. 22—Angus & Gludele, contractors, Chicago.....		
Dec. 23—American Brewing and Maltng Co., Chicago.....		
Dec. 23—George A. Weiss Maltng Co., Chicago.....		
Dec. 23—George A. Weiss, Chicago.....		
Dec. 23—Excelsior Machinery and Belting Co., Chicago.....		
Dec. 23—Western Paper Bag Co., Batavia, Ill.....		
Dec. 23—Appleton Manufacturing Co., Van Nortwick, Ill.....		